

**From:** Rory O'Brien <roryjobrien1@gmail.com>  
**Sent:** Monday, September 21, 2015 5:25 PM  
**To:** EBSA, E-ORI - EBSA  
**Subject:** RIN 1210-AB32

The proposed restriction of trading options in a "Retirement Account" will seriously effect my ability to protect my stock positions and keep me from intelligently earning extra money from selling covered calls. Options were created as a way for traders to mitigate risk. The fact that some people are using them to gamble notwithstanding, that is their reason to be.

It only takes a little time to understand the ins and outs of trading and to also understand how to limit risk to a minimum. Certainly lower risk than owning many stocks. This is not a well thought out rule and should not be foisted upon intelligent people. In your effort to eliminate risk you will also eliminate profit. That is a fact.

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**Rory O'Brien**